

**MIDWESTONE FINANCIAL GROUP, INC.**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1245228	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,528	\$1,562	2.2%		
Loans	\$1,043	\$994	-4.7%		
Construction & development	\$80	\$75	-7.1%		
Closed-end 1-4 family residential	\$212	\$199	-5.9%		
Home equity	\$34	\$35	4.7%		
Credit card	\$0	\$0			
Other consumer	\$22	\$21	-2.1%		
Commercial & Industrial	\$204	\$194	-4.6%		
Commercial real estate	\$241	\$242	0.6%		
Unused commitments	\$206	\$234	13.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$109	\$180	65.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$261	\$285	9.3%		
Cash & balances due	\$27	\$19	-27.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$32	\$76	136.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$32	\$80	150.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,374	\$1,412	2.7%		
Deposits	\$1,186	\$1,224	3.2%		
Total other borrowings	\$176	\$178	1.2%		
FHLB advances	\$130	\$127	-2.3%		
Equity					
Equity capital at quarter end	\$154	\$150	-2.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	-\$12	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.1%	--		
Tier 1 risk based capital ratio	11.7%	12.0%	--		
Total risk based capital ratio	12.9%	13.2%	--		
Return on equity <sup>1</sup>	5.2%	8.1%	--		
Return on assets <sup>1</sup>	0.5%	0.8%	--		
Net interest margin <sup>1</sup>	3.7%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	42.0%	57.2%	--		
Loss provision to net charge-offs (qtr)	117.4%	112.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	1.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	2.8%	3.1%	0.1%	0.2%	--
Closed-end 1-4 family residential	3.2%	3.1%	0.2%	0.3%	--
Home equity	0.6%	0.0%	0.2%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.2%	1.6%	0.8%	0.9%	--
Commercial & Industrial	2.4%	1.9%	0.7%	0.4%	--
Commercial real estate	6.7%	4.3%	0.2%	0.4%	--
Total loans	3.7%	3.0%	0.3%	0.3%	--